

Certificate of Notice Page 1 of 4
United States Bankruptcy Court
Eastern District of Pennsylvania

In re:
 Wallace A. Moran, III
 Jennifer A. Moran
 Debtors

Case No. 17-17985-ref
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4

User: Lisa
 Form ID: 309I

Page 1 of 2
 Total Noticed: 51

Date Rcvd: Jan 10, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 12, 2018.

db/jdb +Wallace A. Moran, III, Jennifer A. Moran, 707 Bear Blvd, Reading, PA 19606-1103
 tr +FREDERICK L. REIGLE, Chapter 13 Trustee, 2901 St. Lawrence Avenue, P.O. Box 4010, Reading, PA 19606-0410
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street, Allentown, PA 18101-1603
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
 14019714 +Allied Interstate, PO BOX 361445, Columbus, OH 43236-1445
 14019718 Best Buy Credit Services, PO BOX 6204, Sioux Falls, SD 57117-6204
 14019723 +CMG Financial, PO BOX 77404, Trenton, NJ 08628-6404
 14019724 +CMG Mortgage, 3160 Crown Canyon Suite 400, San Ramon, CA 94583-1382
 14019725 +CMG Mortgage, Inc., 425 Phillips Blvd, Trenton, NJ 08618-1430
 14032763 +CMG Mortgage, Inc., KML Law Group, P.C., 701 Market Street, Ste 5000, Philadelphia PA 19106-1541
 14019722 +Client Services, Inc., 3451 Harry Truman Blvd., St. Charles, MO 63301-9816
 14019726 Comenity - Boscovs, PO BOX 659622, San Antonio, TX 78265-9622
 14019729 Credit Acceptance Corp, PO BOX 5070, Southfield, MI 48086-5070
 14019728 Credit Acceptance Corporate Headquarters, 25505 W. Twelce Mile Road, Southfield, MI 48034
 14020232 +Credit Acceptance Corporation, 25505 West Twelve Mile Rd, Suite 3000, Southfield MI 48034-8331
 14019730 Diversified Consultants, Inc., PO BOX 1391, Southgate, MI 48195-0391
 14019732 FMS Inc., PO BOX 707600, Tulsa, OK 74170-7600
 14019731 +First National Bank, 4140 E. State Street, Hermitage, PA 16148-3401
 14019734 +KML Law Group, Suite 5000 BNY Mellon Indep. Center, 701 Market Street, Philadelphia, PA 19106-1538
 14019736 +Law Offices of Frederic Weinberg, 375 E. Elm Street, Suite 210, Conshohocken, PA 19428-1973
 14019738 Midland Credit Management Inc, PO BOX 2000, Warren, MI 48090-2000
 14019739 +MRS BPO, LLC, 1930 Olney Avenue, Cherry Hill, NJ 08003-2016
 14019740 +NCB Management Services, Inc., P.O. Box 1099, Langhorne, PA 19047-6099
 14019741 +Northland Group Inc., P.O. Box 390846, Edina, MN 55439-0846
 14019742 Sears Credit Cards, PO BOX 6286, Sioux Falls, SD 57117-6286
 14019745 +US Department of Education/GL, 2401 International, PO BOX 7859, Madison, WI 53707-7859
 14019748 +Wells Fargo Dealer Services, PO BOX 3599, Rancho Cucamonga, CA 91729-3599

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: shawn_lau@msn.com Jan 11 2018 02:14:37 SHAWN J. LAU, Lau & Associates, 4228 St. Lawrence Avenue, Reading, PA 19606
 smg +E-mail/Text: robertsl2@dnb.com Jan 11 2018 02:15:06 Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jan 11 2018 02:14:50 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jan 11 2018 02:15:10 U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 ust +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Jan 11 2018 02:15:02 United States Trustee, Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405
 14019715 EDI: ARSN.COM Jan 11 2018 02:03:00 ARS National Services Inc., PO BOX 469046, Escondido, CA 92046-9046
 14019716 E-mail/Text: ACF-EBN@acf-inc.com Jan 11 2018 02:14:40 Atlantic Credit & Finance Inc, PO BOX 11887, Roanoke, VA 24022-1887
 14019717 +EDI: TSYS2.COM Jan 11 2018 02:03:00 Barclays Bank Delaware, PO BOX 8803, Wilmington, DE 19899-8803
 14019719 +EDI: CAPITALONE.COM Jan 11 2018 02:03:00 Capital One Bank USA NA, PO BOX 30281, Salt Lake City, UT 84130-0281
 14019720 EDI: CAPITALONE.COM Jan 11 2018 02:03:00 Capital One Bank USA NA, PO BOX 71083, Charlotte, NC 28272-1083
 14019721 +E-mail/Text: bankruptcy@cavps.com Jan 11 2018 02:15:08 Cavalry Portfolio Services, 500 Summit Lake Dr, Valhalla, NY 10595-2322
 14019727 +EDI: CONVERGENT.COM Jan 11 2018 02:03:00 Convergent Outsourcing, 800 SW 39th St, PO BOX 9004, Renton, WA 98057-9004
 14019733 EDI: LEADINGEDGE.COM Jan 11 2018 02:03:00 Global Credit & Collection Cor, PO BOX 129, Linden, MI 48451-0129
 14019735 EDI: CBSKOHLS.COM Jan 11 2018 02:03:00 Kohl's/Capital One, PO BOX 3115, Milwaukee, WI 53201-3115
 14019737 EDI: RMSC.COM Jan 11 2018 02:03:00 Lowe's/Synchrony Bank, Attn Bankruptcy Department, PO BOX 965060, Orlando, FL 32896-5060
 14020053 +EDI: PRA.COM Jan 11 2018 02:03:00 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 14019743 EDI: NEXTEL.COM Jan 11 2018 02:03:00 Sprint, P.O. Box 4191, Carol Stream, IL 60197-4191
 14020591 +EDI: RMSC.COM Jan 11 2018 02:03:00 Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

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Page 2 of 2
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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

14019744 EDI: WTRRNBNK.COM Jan 11 2018 02:03:00 Target Card Services, PO BOX 660170,
Dallas, TX 75266-0170
14019746 EDI: VERIZONWIRE.COM Jan 11 2018 02:03:00 Verizon Wireless, P.O. Box 25505,
Lehigh Valley, PA 18002-5505
14019747 EDI: RMSC.COM Jan 11 2018 02:03:00 Walmart/Synchrony Bank, Attn BK Department,
PO BOX 965060, Orlando, FL 32896-5060
14019749 +EDI: WFFC.COM Jan 11 2018 02:03:00 Wells Fargo DealerService, PO BOX 1697,
Winterville, NC 28590-1697

TOTAL: 22

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

aty* +FREDERICK L. REIGLE, Chapter 13 Trustee, 2901 St. Lawrence Ave., P.O. Box 4010,
Reading, PA 19606-0410

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 12, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 10, 2018 at the address(es) listed below:

FREDERICK L. REIGLE ecfmail@fredreiglech13.com, ecf_frpa@trustee13.com
FREDERICK L. REIGLE on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglech13.com,
ecf_frpa@trustee13.com
MATTEO SAMUEL WEINER on behalf of Creditor CMG Mortgage, Inc. bkgroup@kmllawgroup.com
SHAWN J. LAU on behalf of Debtor Wallace A. Moran, III shawn_lau@msn.com
SHAWN J. LAU on behalf of Joint Debtor Jennifer A. Moran shawn_lau@msn.com
United States Trustee USTPRRegion03.PH.ECF@usdoj.gov

TOTAL: 6

Information to identify the case:

Debtor 1	Wallace A. Moran III	Social Security number or ITIN xxx-xx-3831
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	Jennifer A. Moran	Social Security number or ITIN xxx-xx-9208
	First Name Middle Name Last Name	EIN -----
United States Bankruptcy Court	Eastern District of Pennsylvania	Date case filed for chapter 13 11/28/17
Case number: 17-17985-ref		

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

About Debtor 1:		About Debtor 2:
1. Debtor's full name	Wallace A. Moran III	Jennifer A. Moran
2. All other names used in the last 8 years	aka Wallace Moran, aka Wally Moran	aka Jennifer Anne Moran
3. Address	707 Bear Blvd Reading, PA 19606	707 Bear Blvd Reading, PA 19606
4. Debtor's attorney Name and address	SHAWN J. LAU Lau & Associates 4228 St. Lawrence Avenue Reading, PA 19606	Contact phone (610) 370-2000 Email: shawn_lau@msn.com
5. Bankruptcy trustee Name and address	FREDERICK L. REIGLE Chapter 13 Trustee 2901 St. Lawrence Avenue P.O. Box 4010 Reading, PA 19606	Contact phone 610-779-1313 Email: ecfmail@fredreiglech13.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	400 Washington Street Suite 300 Reading, PA 19601	Office Hours: Philadelphia Office -- 8:30 A.M. to 5:00 P.M Reading Office -- 8:00 A.M. to 4:30 P.M. Contact phone (610)2085040 Date: 1/10/18

For more information, see page 2

7. Meeting of creditors

Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.

February 6, 2018 at 02:00 PM

Location:
2901 St. Lawrence Ave, Reading, PA 19606

The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

8. Deadlines

The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.

Deadline to file a complaint to challenge dischargeability of certain debts:

Filing deadline: 4/7/18

You must file:

- a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or
- a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).

Deadline for all creditors to file a proof of claim (except governmental units):

Filing deadline: 5/7/18

Deadline for governmental units to file a proof of claim:

Filing deadline: 5/27/18

Deadlines for filing proof of claim:

A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office.

If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed.

Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.

Deadline to object to exemptions:

The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.

Filing deadline: 30 days after the conclusion of the meeting of creditors

9. Filing of plan

The debtor has filed a plan. This plan proposes payment to the trustee of \$315.00 per month for 48 months. **The hearing on confirmation will be held on: 3/15/18 at 9:00 AM Location: Courtroom 1, Third Floor, The Madison, 400 Washington Street, Reading PA 19601**

10. Creditors with a foreign address

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

11. Filing a chapter 13 bankruptcy case

Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.

12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.

13. Discharge of debts

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.